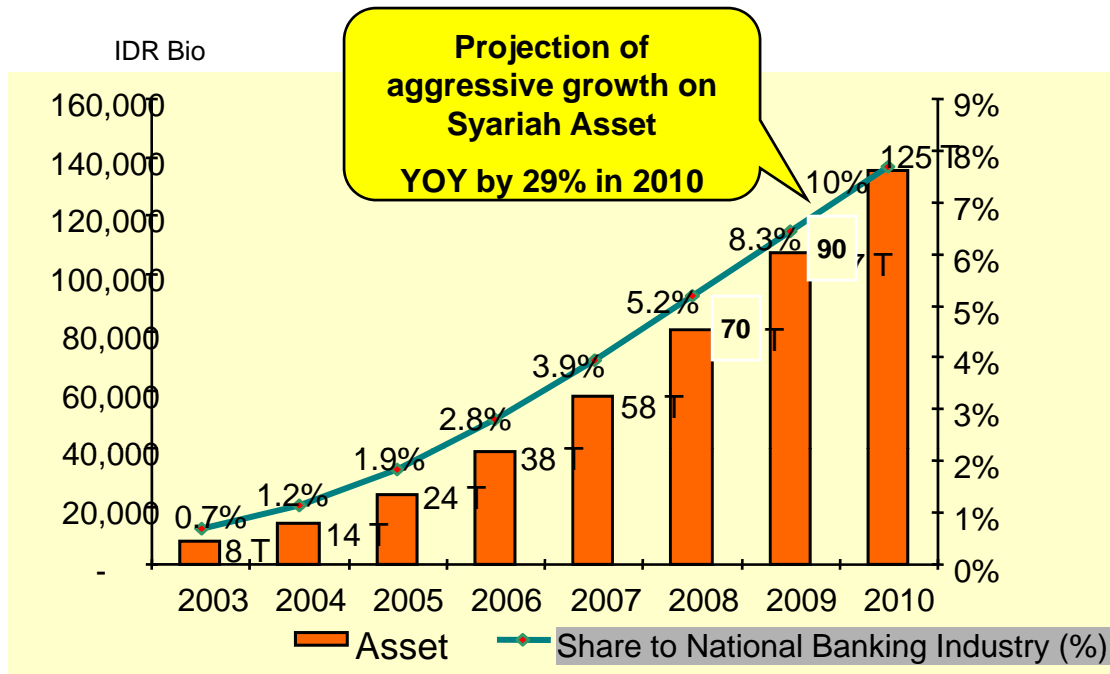
Monthly Seminar
Masyarakat Ekonomi Syariah

"Strategi Pengembangan Kualitas SDM Ekonomi Syariah Berbasis Kompetensi"

Jakarta, 21 Oktober 2009

Source BI - Projection

THE PUSH FACTORS

- Serious commitment from Central Bank (BI)
- Big opportunity to grow the business as per BI commitment
- Policy : Acceleration of Islamic Banking Development (BI) and Tax Neutrality Policy
- Economic : Stable Economic Condition
- Consumer : More understanding of Islamic Bank
- Industry : More attractive product and facilities

Trend on the Newly Opened Syariah Banks

SYARIAH BANKS NEW COMERS

1. BCA Syariah (2010)
2. Bank Jabar Banten Syariah (2010).
3. OCBC NISP Syariah (Q4 2009)
4. Panin Syariah (Q4 2009)
5. Bank Sinar Mas Syariah (Q1 2010)
6. Bank Victoria Syariah (2010)

Will increase the needs on Syariah Human Resources and increasing the demand Projected up to 20% by next year

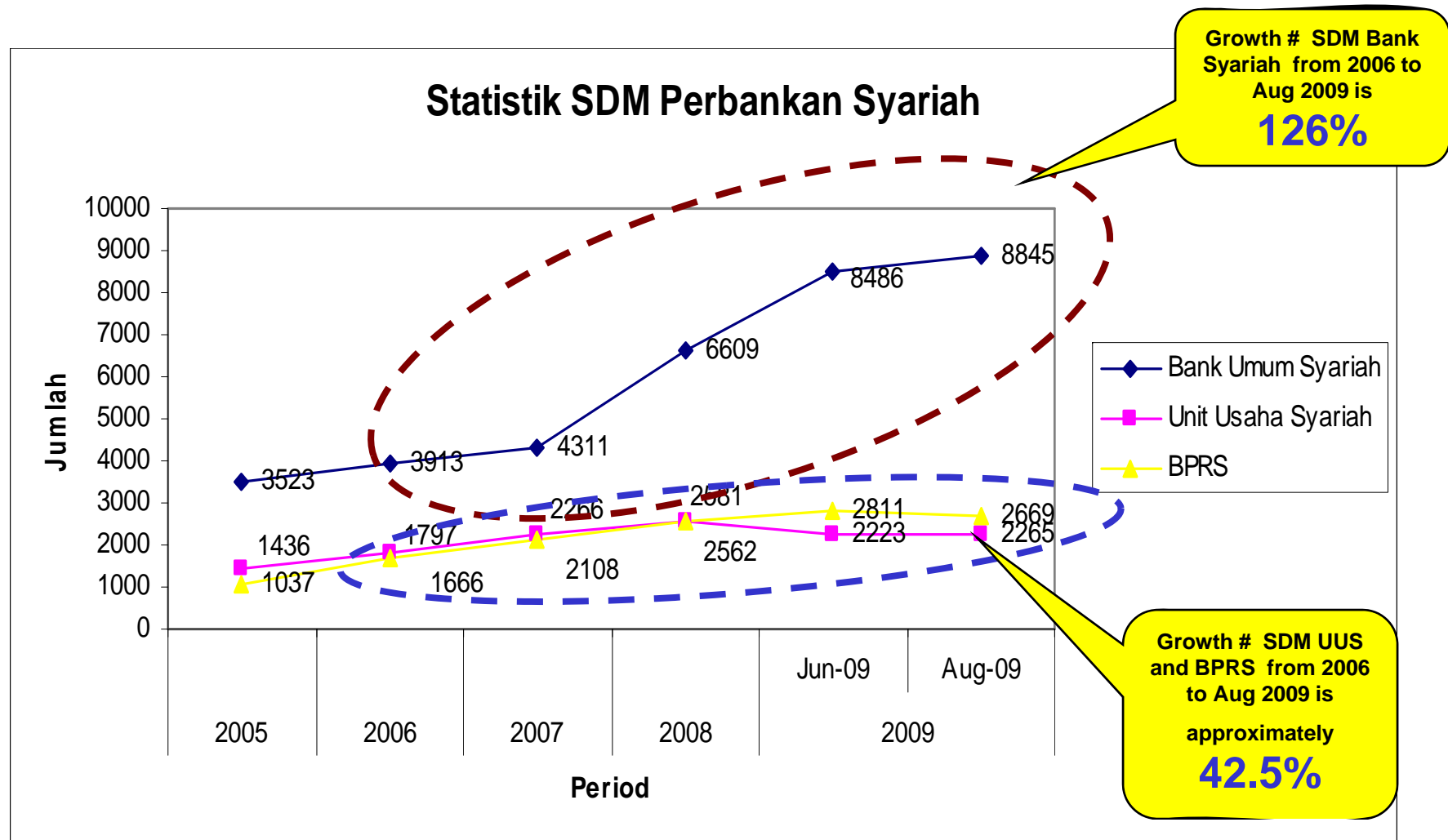
Syariah Human Resources Statistics

Statistik SDM Perbankan Syariah

Period	Bank Umum Syariah	Unit Usaha Syariah	BPRS
2005	3523	1436	1037
2006	3913	1797	1666
2007	4311	2266	2108
2008	6609	2581	2562
2009 Jun-09	8486	2223	2811
2009 Aug-09	8845	2265	2669

Jumlah: 0 – 10000; Period

Growth # SDM Bank Syariah from 2006 to Aug 2009 is **126%**

Growth # SDM UUS and BPRS from 2006 to Aug 2009 is approximately **42.5%**

Source BI .Aug 2009- Actual

Impact on Human Resources Needs

Bank Umum Syariah

Bank Growth : 70%
Branches Growth : 115%

Syariah Business Unit

Bank Growth : 26%
Branches Growth : 70%

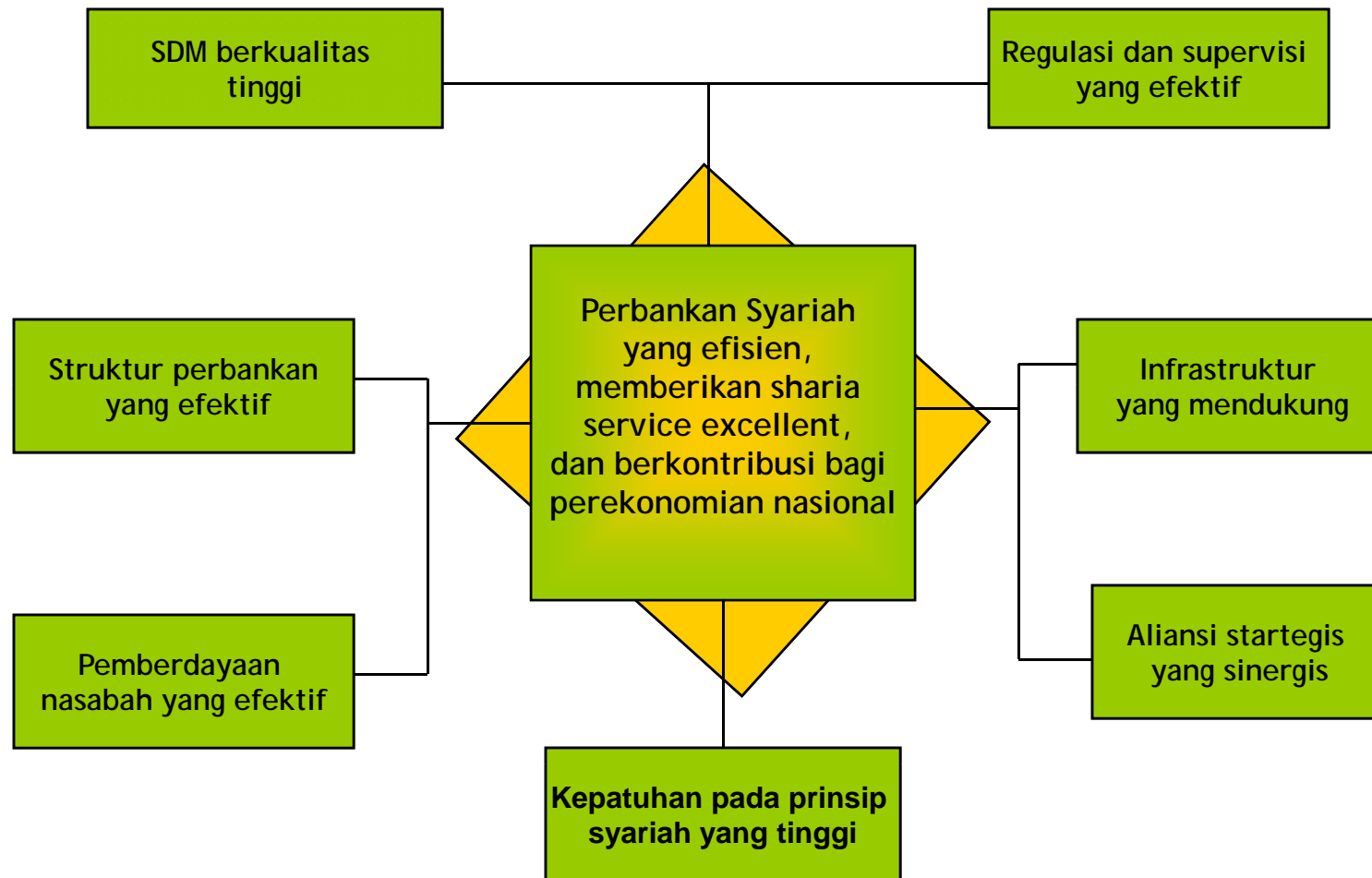
BPRS

Bank Growth : 47%
Branches Growth : 135%

How is the impact of Syariah Banking Industry Growth On the Syariah Human Resources Needs?

Blue Print Bank Indonesia : SDM

Sasaran Pengembangan

- SDM berkualitas tinggi
- Regulasi dan supervisi yang efektif
- Struktur perbankan yang efektif
- Perbankan Syariah yang efisien, memberikan sharia service excellent, dan berkontribusi bagi perekonomian nasional
- Infrastruktur yang mendukung
- Pemberdayaan nasabah yang efektif
- Aliansi startegis yang sinergis
- Kepatuhan pada prinsip syariah yang tinggi

Sasaran Pengembangan

Pilar I
Pengembangan SDM berkualitas tinggi - Bank Syariah

Sasaran Pengembangan	Kondisi Industri	Insiatif Strategis 2009-2012	Inisiatif Strategis 2013-2015
Project Assessment			
Mampu menilai prospek usaha secara akurat sesuai dengan nilai ekonomisnya	- Kapasitas masih terbatas - Sejumlah lembaga riset, pendidikan dan konsultasi usaha sudah mengembangkan keahlian project assessment	- Kerjasama dengan lembaga riset, Pendidikan dan konsultasi penyusunan materi project assessment - Mempersiapkan materi assessment bagi Program Sertifikasi Bank Syariah	- Mendorong peningkatan kualitas assessment oleh bank melalui program Sertifikasi - Updating materi Sertifikasi Bank Syariah
Managerial Skill			
Mampu menghasilkan keputusan Managemen yang baik dalam aspek SDM, keuangan syariah, operasional Perbankan dan marketing	-Sejumlah pengembangan dalam peningkatan SDM khususnya pada area operasi perbankan -Kerjasama strategis dengan pusat riset perbankan -Keberadaan kompetitor SDM dari negara -asing	-Kerjasama dengan lembaga riset dalam pengembangan Kemampuan managerial skill bagi bank syariah -Penyusunan awal materi pendidikan dan pelatihan managerial skill -Mempersiapkan materi assessment bagi program Sertifikasi Bank Syariah	-Peningkatan kualitas pendidikan dan pelatihan managerial skill -Updating materi Sertifikasi Bank Syariah
Kompetensi penerapan prinsip syariah			
Setiap Level managerial mampu Menerapkan prinsip syariah dalam aspel Transaksi, operasional dan GCG dalam Kerangka market discipline	-Proses pengembangan pengertian syariah sudah mulai berjalan, namun implementasi belum komprehensif	-Kerjasama dengan lembaga riset dan sertifikasi untuk penyusunan best practise manajemen umum dan risiko -Pengembangan materi pendidikan dan pelatihan	-Peningkatan kompetensi dan kualitas penerapan prinsip syariah dalam transaksi dan GCG

Sasaran Pengembangan

Pilar I
Pengembangan SDM berkualitas tinggi
- Lembaga Penunjang

Sasaran Pengembangan	Kondisi Industri	Insiatif Strategis 2009-2012	Inisiatif Strategis 2013-2015
Lembaga Fatwa Keuangan Syariah			
Mampu memenuhi kebutuhan fatwa yang Komprehensif yang mencakup transaksi Keuangan dan aspek operasional Perbankan syariah	-Pengembangan cakupan fatwa berbagai transaksi keuangan mulai dilakukan -Fatwa belum mencakup aspek manajeme governance, disiplin pasar, kestabilan sistem keuangan dan kode etik bisnis.	- Mendorong program sertifikasi DPS dalam bidang operasional perbankan syariah	
Lembaga Peradilan, Arbitrase dan Notariat Syariah			
Kemampuan untuk menyelesaikan Perselisihan dalam segala aspek Operasional perbankan syariah	-Dalam tahap membangun pemahaman -Mengenai transaksi dasar keuangan syariah -Kurangnya pendapat yuridis yang mencakup semua aspekdari operasi perbankan syariah	-Kerjasama dengan Institusi terkait dalam pengembangan kompetensi hakim, arbiter dan notaris di bidang keuangan syariah	
Kompetensi penerapan prinsip syariah			
Memiliki lembaga pendidikan dan Pelatihan keuangan syariah yang mapan Dan target enterpreneurs yang berkualitas	-Masing- masing lembaga masih berjalan sendiri-sendiri -Porsi enterpreneurs yang memiliki potensi Tinggi masih terbatas		-Mendorong program kerjasama peenelitian, talent scouting dan penjajagan program Young Sharia Enterpreneurs

Human Resources Issues in Syariah Industry

- Lack of Interest to enter Syariah as the Syariah Industry itself is perceived as 'Moslem Exclusive' sectors and having a lot of barriers
- Syariah Bankers are perceived as 2nd Grader Bankers
- Lack of Resources with Adequate Experience
- Syariah Worker has "Ibadah" mindset more than "Professional" mindset
- Wait and see Attitude (Less Initiative)

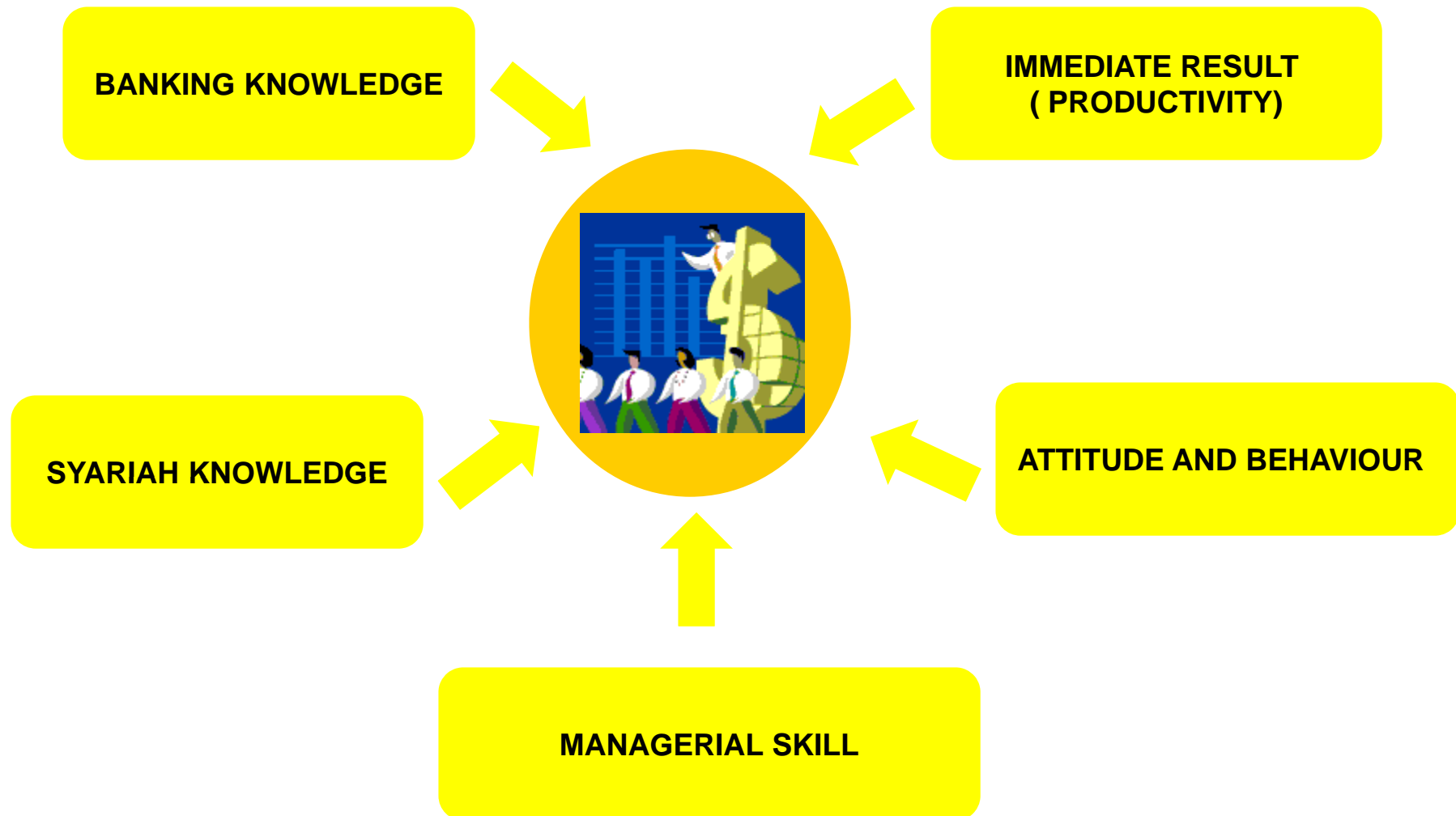
Key Competencies of Syariah Human Resources

BANKING KNOWLEDGE

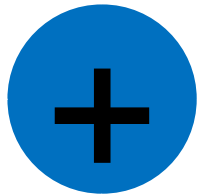
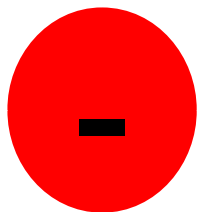
IMMEDIATE RESULT
(PRODUCTIVITY)

SYARIAH KNOWLEDGE

ATTITUDE AND BEHAVIOUR

MANAGERIAL SKILL

HOW SYARIAH BANKERS DIFFER FROM CONVENTIONAL BANKERS

Human Resources Mapping
Syariah vs Conventional

	SYARIAH BANKERS	CONVENTIONAL BANKERS
	1. Strong Syariah Compliance knowledge 2. Strong Knowledge and sense on Syariah industry needs 3. Strong Network with Syariah Industry players 4. Syariah Attitude	1. Strong Banking Exposure from End to End Process 2. Wider Banking Business Sense 3. Wide Advance Products range 4. More Agressive
	1. Strong “Ibadah” Mindset 2. Mostly non aggressive people 3. Limited International Exposure 4. Limited Resources (quantity and quality)	1. Lack of Syariah knowledge 2. If Conventional bankers are jumping in to the syariah industry, will have **culture shock** 3. Lack of network with Syariah industry players

PERMATABANK SYARIAH

Our Practice

We Shared Responsibilities

Shared responsibilities amongst the Bank, Line Manager (leader) and Individual

Bank

- Create learning culture
- Build learning governance
- Provide resources
- Provide opportunities

Learning & Development

Line Manager (leader)

- Provide support and develop a sense of ownership on learning & Development
- Manage expectations
- Discuss & agree on ILDOP
- Provide feedback on observation

Individuals

- Identify own aspirations, Strengths & development needs
- Execute ILDP

People Learning & Development program for PermataBankers

Participants (Selected Talents)	Specific capabilities (Technical program)	Leadership program (Soft Skill program)	Execution (Time-line)	Channels (Mix of Learning Solutions)
Director	Based on Business/Function needs as required	Leading Enterprise	Through out the year (as required)	*Formal Learning / include Self study (Classroom; E-learning))* 10%
Group Head (VC / SF)	Based on Business/Function needs	Leading Portfolio		
Department Head	Based on Business/Function needs	Leading Business / Function		*Inspirational Learning* 20%
Unit Head	Based on Business/Function needs	Leading Team Leaders		
Supervisor / Manager	Based on Business/Function needs	Leading Team		*Experiential Learning* 70%
Individual	Based on Individual capability	Leading One-self		

Learning channels

Classroom , e-learning & Self Learning	• Bank's programs • Workshop • Self study • E-learning programs
Inspirational learning	• Coaching & mentoring • Learning partners • Meetings
Experiential Learning	• On the jpb training • Critical experienced on-the-job

The programs

Technical programs			Soft-skill program
Induction programs	Mandatory programs		
For new joiner	• KYC & Compliance Culture • Operational Risk • Kode Etik • Risk Management Certification • Performance Management Culture	Specific mandatory programs at specific area(s): i.e. : • Waperd • AAJI • CRA • Syariah Certification	Leadership development program according to its level and requirement

DPS Role is a Key for Successful Syariah Banking Practice

Internal PermataBank Syariah and PermataBank policy

Conventional Bankers

Coordinate With UUS In daily operation

Intensive Consultancy and Advisory on Syariah Guidance

Syariah Supervisory Board

(DPS)

BI Regulations and Fatwa

HR Fulfillment : Current Practice

HR Recruitment Resources		Characteristics	Challenges
Fresh Graduate	***< 10 %***	- Entry Level participation - Long term career development - MT Program	- Not valid for Middle to Senior manager - Expensive Investment - Low commitment - Large (Massive) Recruitment
Syariah Experience	***40 %***	- Immediate Result (Ready to Use Resource) - Comply with BI Requirement - Recruit People With Portfolio	- Create Turn Over in Syariah Industry - Trigger more expensive recruitment Cost - Limited Resource
Conventional Experience	***> 50 %***	- Need Syariah Knowledge Development - Need to convince the potential of syariah	- Limited from Internal - Create unnecessary conflict

HR Development Strategic Initiatives

Internal Initiatives

- **Full Syariah Management Trainee** program
- **Leverage the Syariah Module** to MT conventional
- **Dedicated MT** Syariah in MT program
- **Integrated** Learning and Development (Syariah + Conventional)
- Smooth/ Regulated Internal rotation → ***supported by the internal policy***

Industry Initiatives

- Interbank **Agreement on Staff Recruitment**
- Joint program between the Educational Institution and & Industry **to create Ready to Use** resources
- Practical program → **Best practice sharing**
  → **More Syariah Certification**
- Syariah Supervisory Board **(DPS) Active Role**

Regulatory Initiatives (Proposal)

- **Minimum Syariah Exposure/Experience** for become Syariah Director and UUS Head
- Increase the **Minimum Budget on Syariah Training**
- DPS with **Strong Sense of Business Experience**

THANK YOU

WASSALAMU’ALAIKUM WR.WB